

# Agentic Commerce Framework®

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## WHITE PAPER

Global governance standard for autonomous agentic systems in commercial environments.

**4**

Founding  
Principles

**8**

Implementation  
Modules

**18**

Sovereignty  
KPIs

**17**

Proprietary  
Tools

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# Executive Summary

The Agentic Commerce Framework® (ACF) is the global governance standard designed for organizations deploying autonomous agents in commercial environments. Created by Vincent DORANGE, AI governance expert, the ACF defines a comprehensive methodology with 4 founding principles, 4 operational layers, 8 implementation modules and 18 sovereignty KPIs.

Facing the multiplication of agentic systems in commerce, finance and operations, the ACF provides the framework needed to ensure strategic decisions remain under human control, every autonomous action is traceable and auditable, and emergency stop mechanisms are always available.

*"The question is no longer whether to deploy agents.  
It is how to deploy them without surrendering  
your decisional sovereignty."*

— Agentic Commerce Framework®

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## KEY FIGURES

<b>4 Principles</b>	Immutable sovereignty axioms
<b>4 Layers</b>	Hierarchical governance architecture
<b>8 Modules</b>	Progressive deployment over 6-18 months
<b>18 KPIs</b>	Real-time sovereignty indicators
<b>17 Tools</b>	Proprietary governance instruments
<b>4 Levels</b>	From classic automation to supervised autonomy

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# The Agentic Commerce Challenge

In 2026, autonomous agents already execute decisions in commercial environments — pricing, lead qualification, claims processing, contract management. Most organizations have no framework to govern them.

Without structured governance, every deployed agent represents a legal, financial and reputational risk. Decisions taken without human supervision can lead to unauthorized contractual commitments, regulatory violations or irreversible financial losses.

The ACF® was created to fill this void — before a governance failure becomes a legal, financial or reputational crisis.

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## IDENTIFIED RISKS

- **Legal risk**  
Contractual commitments without human authorization

- **Financial risk**  
Unsupervised pricing and investment decisions

- **Regulatory risk**  
Non-compliance with EU AI Act

- **Reputational risk**  
Visible agent actions without control

- **Operational risk**  
Decision cascades without stop mechanism

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# The ACF® Framework

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## The 4 Founding Principles

### **P1** Decision / execution separation

Critical strategic decisions are never delegated to autonomous agents.

### **P2** Non-delegable zones

Certain decisions are strictly reserved for humans.

### **P3** Traceability & interruptibility

Every autonomous action is auditable and the system can be interrupted at any time.

### **P4** Living governance

The governance framework evolves continuously with agent capabilities.

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## The 4 Operational Layers

### **C1** Strategic

Sovereignty charter, governance committee, RACI matrix

### **C2** Tactical

Weighted objectives, arbitration rules, escalation thresholds

### **C3** Operational

Agent mandates, interaction perimeters, 5-category taxonomy

### **C4** Technical

Adaptive gating, multi-level alerts, 18 KPIs, real-time dashboards

## The 4 Agentic Maturity Levels

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### LEVEL 0

#### Classic automation

Risk: Very low

Fixed rules, no ML. Human intervention for any modification.

### LEVEL 1

#### Assisted agents

Risk: Low

Agents analyze and recommend. Every final decision remains human.

### LEVEL 2

#### Governed agents

Risk: Moderate

Agents decide within a strict framework. Non-delegable zones locked.

★ **RECOMMENDED TARGET**

### LEVEL 3

#### Supervised autonomy

Risk: High

Agents decide and learn. Maximum governance required.

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*Level 0 → Level 1 → Level 2 ★ → Level 3*

Recommended progression — each level requires more mature governance

# Methodology

8 modules deployed progressively over 6 to 18 months.  
Each module builds on the previous one.

## **MOD 01**      **Sovereignty diagnosis**

Sovereignty Score calculation. Risk zone mapping.

## **MOD 02**      **Decision mapping**

Criticality matrix. Non-delegable zone identification.

## **MOD 03**      **Agentic constitution**

9 articles. Signed by governance committee.

## **MOD 04**      **Agent system design**

Mandate cards, interaction perimeters, autonomy levels.

## **MOD 05**      **Security & reversibility**

Sandboxing, reversibility plan, stop protocol design.

## **MOD 06**      **Continuous governance**

Monthly reviews. Annual compliance audit.

## **MOD 07**      **Roadmap**

Progressive rollout in 5 phases.

## **MOD 08**      **Crisis management**

3-level incidents. Emergency stop simulation exercises.

*Recommended rollout: Modules 01-03 (Month 1-3) → Modules 04-06 (Month 4-9) → Modules 07-08 (Month 10-18)*

# Emergency Stop Protocol

## LEVEL 1 Operational pause

Time: < 30 seconds

Suspension of non-critical operations. Agents continue current tasks but do not initiate new actions.

## LEVEL 2 Decision stop

Time: < 5 seconds

Complete suspension of all agent decision-making. All pending decisions redirected to human operators.

## LEVEL 3 Total system stop

Time: < 1 second

Complete interruption of all agentic systems. Switch to manual backup processes.

*Each level is tested via quarterly simulation exercises (Module 08)*

# ACF® Products

Five complementary products operationalizing the ACF standard.

## COMPLIANCE TOOL

### ACF AI Act Checker

Free diagnostic tool to assess your compliance with the EU AI Act. Identify your obligations based on your role and risk level.

- ✓ EU AI Act compliance diagnostic
- ✓ Role-based obligation mapping
- ✓ Automated risk classification

## DIAGNOSTIC TOOL

### ACF Score

Proprietary sovereignty score measuring your decisional independence across 6 governance dimensions.

- ✓ Composite sovereignty score
- ✓ 6-axis radar visualization
- ✓ Personalized action plan per axis

## AUDIT PLATFORM

### ACF Auditor

Guided audit platform evaluating the digital and agentic maturity of your organization across 7 weighted dimensions. Industry-calibrated scoring, automatic critical pattern detection and actionable roadmap generation.

- ✓ Guided audit 107 questions / 7 dimensions with industry calibration
- ✓ Agentic Readiness Score + Sovereignty Score
- ✓ Automatically generated 3-phase roadmap

## GOVERNANCE PLATFORM

### ACF Control

Real-time governance dashboard monitoring your 18 sovereignty KPIs with adaptive gating.

- ✓ 18 KPIs across 6 governance axes
- ✓ Adaptive gating with human escalation
- ✓ Tamper-proof audit logs

## INDEPENDENT CERTIFICATION

### ACF Certification

Independent certification attesting compliance with the ACF governance standard.

- ✓ Level 1, 2 and 3 pathway
- ✓ Publicly verifiable badge
- ✓ Annual renewal + continuous monitoring

# About

The Agentic Commerce Framework® was created by Vincent DORANGE, AI governance expert and founder of AI CONSULTING. The framework is the result of several years of research on autonomous system governance in commercial environments.

ACF® is a registered trademark. The entire methodology and tools are legally protected.

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## Contact

Website [www.acfstandard.com](http://www.acfstandard.com)

Standard ACF® — Agentic Commerce Framework

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**ACF®**

Agentic Commerce Framework®

Global Standard for AI Governance

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